REMARKS

Claims 1-11 from the original patent are pending. Claims 1, 3-8 and 11 are amended hereinabove. New Claims 12-40 are pending. Applicant requests that the new claims added to the reissue application be examined in view of the prior art submitted herewith, as well as other prior art determined to be relevant by the examiner. The support for the new claims added to the reissue application is as follows.

Claim 1 (Amended)

Support in the specification for this amendment is found in FIG. 2, e.g., at terminal 14 accessible to the customer, hence, a local terminal. See col. 4, lines 21-53. The institution routing code is disclosed at Col. 4, lines 13-17. A "bidirectional underwriting institution switch" (20) which, in FIG. 2 is remote with respect to terminal 14 is disclosed as a computer in Col. 2, lines 40-49. The invention of claim 1 resides in apparatus having the ability to automatically access (i.e., connect to (see Col. 4, lines 52-57) an underwriting institution for the purpose of verifying the status of an account) as recited in claim 1 as amended. See FIG. 4 illustrating in the steps described in col. 5, lines 35-51.

Claim 3 (Amended)

Support in the specification for this amendment is found in FIG. 2, e.g., at terminal 14 accessible to the customer, hence, a local terminal. See col. 4, lines 21-53. The institution routing code is disclosed at Col. 4, lines 13-17. A "bidirectional underwriting institution switch" (20) which, in FIG. 2 is remote with respect to terminal 14 is disclosed as a computer in Col. 2, lines 40-49. The invention of claim 1 resides in apparatus having the ability to automatically access (i.e., connect to (see Col. 4, lines 52-57) an underwriting institution for the purpose of verifying the status of an account) as recited in claim 1 as amended. See FIG. 4 illustrating in the steps as described for the amendment to claim 1.

Claim 4 (Amended)

Support in the specification for this amendment is found in FIG. 2, e.g., at terminal 14 accessible to the customer, hence, a local terminal. See col. 4, lines 21-53. The institution routing code is disclosed at Col. 4, lines 13-17. A "bidirectional underwriting institution switch" (20) which, in FIG. 2 is remote with respect to terminal 14 is disclosed as a computer in Col. 2, lines 40-49. The invention of claim 1 resides in apparatus having the ability to automatically access (i.e., connect to (see Col. 4, lines 52-57) an underwriting institution for the purpose of verifying the status of an account) as recited in claim 1 as amended. See FIG. 4 illustrating in the steps as described for the amendment to claim 1.

Claim 5 (Amended)

Support in the specification for this amendment is found in FIG. 2, e.g., at terminal 14 accessible to the customer, hence, a local terminal. See col. 4, lines 21-53. The institution routing code is disclosed at Col. 4, lines 13-17. A "bidirectional underwriting institution switch" (20) which, in FIG. 2 is remote with respect to terminal 14 is disclosed as a computer in Col. 2, lines 40-49. The invention of claim 1 resides in apparatus having the ability to automatically access (i.e., connect to (see Col. 4, lines 52-57) an underwriting institution for the purpose of verifying the status of an account) as recited in claim 1 as amended. See FIG. 4 illustrating in the steps as described for the amendment to claim 1.

Claim 7 (Amended)

This amendment converts the original claim 7 to a process step.

Claim 8 (Amended)

Support in the specification for this amendment is found in FIG. 2, e.g., at terminal 14 accessible to the customer, hence, a local terminal. See col. 4, lines 21-53. The institution routing code is disclosed at Col. 4, lines 13-17. A "bidirectional underwriting institution switch" (20) which, in FIG. 2 is remote with respect to terminal 14 is disclosed

as a computer in Col. 2, lines 40-49. The invention of claim 1 resides in apparatus having the ability to automatically access (i.e., connect to (see Col. 4, lines 52-57) an underwriting institution for the purpose of verifying the status of an account) as recited in claim 1 as amended. See FIG. 4 illustrating in the steps described at col. 2, lines 13 and 34-35.

Claim 10 (Amended)

Support in the specification for this amendment is found in FIG. 2, e.g., at terminal 14 accessible to the customer, hence, a local terminal. See col. 4, lines 21-53. The institution <u>routing</u> code is disclosed at Col. 4, lines 13-17. A "bidirectional underwriting institution switch" (20) which, in FIG. 2 is remote with respect to terminal 14 is disclosed as a computer in Col. 2, lines 40-49. The invention of claim 1 resides in apparatus having the ability to automatically access (i.e., connect to (see Col. 4, lines 52-57) an underwriting institution for the purpose of verifying the status of an account) as recited in claim 1 as amended. See FIG. 4 illustrating in the steps as described for the amendment to claim 1.

Claim 11 (Amended)

Support in the specification for this amendment is found in FIG. 2, e.g., at terminal 14 accessible to the customer, hence, a local terminal. See col. 4, lines 21-53. The institution <u>routing</u> code is disclosed at Col. 4, lines 13-17. A "bidirectional underwriting institution switch" (20) which, in FIG. 2 is remote with respect to terminal 14 is disclosed as a computer in Col. 2, lines 40-49. The invention of claim 1 resides in apparatus having the ability to automatically access (i.e., connect to (see Col. 4, lines 52-57) an underwriting institution for the purpose of verifying the status of an account) as recited in claim 1 as amended. See FIG. 4 illustrating in the steps as described for the amendment to claim 1.

Claim 12

Support in the specification for the limitations of claim 12 are found in the text of the reissue application beginning at column 4, line 33. Here, a bar code is input into a device, which in the described embodiment is a computer terminal. The bar code is transmitted to a financial institution switch for processing. This limitation of claim 12 is described at column 4, between lines 43-58.

The limitation of claim 12 of using the bar code to determine a destination is described at column 4, between lines 56-64; as well as at column 5, between lines 9-17.

The limitation of claim 12 which causes a connection to be made to the destination based on the code is disclosed at column 5, between lines 44-51.

Claim 13

The limitations of claim 13 are described at column 5, between lines 9-17.

Claim 14

The limitations of claim 14 are supported by the specification of the reissue application at column 4, between lines 52-55; as well as at column 5, between lines 44-51.

Claim 15

The limitations of claim 15 are found in column 4, between lines 13-18 and between lines 33-42; as well as column 5 between lines 9-17.

Claim 16

The limitations of claim 16 are found in the reissue application at column 5, between lines 9-17; and column 4, between lines 52-55.

Claim 17

The limitations of claim 17 are supported in the specification of the reissue application at column 4, between lines 56-67.

Claim 18

The limitations of claim 18 are supported in the reissue specification at column 4, between lines 33-67.

Claim 19

The limitation of claim 19 is supported at column 5, between lines 44-47.

Claim 20

The limitations of claim 20 are supported by the specification at column 4, between lines 43-67; and column 5, between lines 44-47.

Claim 21

The limitations of claim 21 are supported by the specification, set forth as follows:

21.   A method of connecting a user computing device **(Col. 4, line 35)** to one of a plurality of remote processing systems **(Col. 5, line 46)** available for communication over a network **(Col. 4, lines 56-67)** comprising:

    a)   reading **(Col. 4, line 34)** a data carrier **(Col. 3, line 45)** modulated with an index **Col. 3, line 45)**;

    b)   accessing a database with the index, the database comprising a plurality of records that link an index to a pointer which identifies a remote computer on the network **Col. 4, lines 43-51)**;

<div style="margin-left: 2em">

c)   extracting a pointer from the database as a function of the index **(Col. 4, lines 43-51)**; and

d)   using the pointer to establish communication with the remote processing system identified thereby **(Col. 5, lines 44-51)**.

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Claim 22

The limitations of claim 22 are supported by the specification at column 4, lines 16-19.

Claim 23

The limitations of claim 23 are supported by the specification at column 4, lines 16-19.

Claim 24

The limitations of claim 24 are supported by the specification at column 4, line 18.

Claim 25

The limitations of claim 25 are supported by the specification at column 4, line 18.

Claim 26

The limitations of claim 26 are supported by the specification at column 4, lines 43-51.

Claim 27

The limitations of claim 27 are supported by the specification, set forth as follows:

A system comprising:

     a.   a user computing device **(Col. 4, line 35)**;

b.   an input device associated with the user computing device **(Col. 4, lin 39)**, configured to read a data carrier modulated with an index **(Col. 3, line 45)**;

c.   means for storing a database comprising a plurality of records that link an index to a pointer which identifies a remote processing system **(Col. 4, lines 43-51)**;

wherein the user computing device comprises:

means for accessing the database to extract a pointer from the database as a function of the index; and means for using the pointer to establish communication with the remote processing system identified thereby **(Col. 5, lines 44-51)**.

Claim 28

The limitations of claim 28 are supported by the specification at column 4, lines 16-19.

Claim 29

The limitations of claim 29 are supported by the specification at column 4, lines 16-19.

Claim 30

The limitations of claim 30 are supported by the specification at column 4, line 18.

Claim 31

The limitations of claim 31 are supported by the specification at column 4, line 18.

Claim 32

The limitations of claim 32 are supported by the specification at column 4, lines 43-51.

Claim 33

The limitations of claim 33 are supported by the specification at column 5, lines 35-51.

Claim 34

The limitations of claim 34 are supported by the specification at

A user computing device **(Col. 4, line 35)** comprising:

    a.   an device configured to read a data carrier modulated with an index **(Col. 4, line 34)**; and

    b.   computer processing means for executing software program adapted to **(Col. 4, lines 43-51)**:

utilize the index to access a database comprising a plurality of records that link an index to a pointer which identifies a remote processing system **(Col. 4, lines 43-51)**;

retrieve from the database a pointer as a function of the index **(Col. 4, lines 43-51)**; and

use the pointer to establish communication with the remote computer identified thereby **(Col. 5, lines 44-51)**.

Claim 35

The limitations of claim 35 are supported by the specification at column 4, lines 16-19.

Claim 36

The limitations of claim 36 are supported by the specification at column 4, lines 16-18.

Claim 37

The limitations of claim 37 are supported by the specification at column 4, line 18.

Claim 38

The limitations of claim 38 are supported by the specification at column 4, line 18.

Claim 39

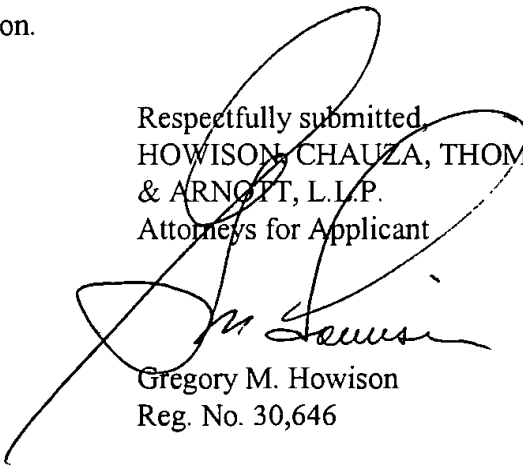The limitations of claim 39 are supported by the specification at column 4, lines 43-51.

COPIED CLAIMS

Assignee brings to the Examiner's attention that Claims 21-40 have been substantially copied from US Patent No. 6,199,048, issued March 6, 2002.

CONCLUSION

It is submitted that the claims newly added to the reissue application are fully supported by the specification.

Respectfully submitted,
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July 19, 2001